

Advice trends in Wales

**Client statistics of the
Citizens Advice service in Wales:**

Focus on protected characteristics

Quarter 1 & Quarter 2
(April to September 2015)



**cyngor ar
bopeth**

**citizens
advice**

Citizens Advice in Wales

Citizens Advice is a charity founded in 1939. Since then, we've given advice, information and support on a range of everyday issues to anyone who needs it, from debt, money and welfare benefits to housing, employment and relationships.

Our financial education sessions and income maximisation programmes also help people to take control of their finances and ensure those in need are claiming all the financial support they are entitled to.

In Wales we have a network of 19 local Citizens Advice¹ - all individual charities, staffed by nearly 800 dedicated volunteers and paid staff.

We remove the barriers to advice by going to places where people need us most, delivering advice from over 375 community locations in Wales, as well as offering services over the phone and online.

Every year across England and Wales millions of people turn to us. This gives us a unique insight into their needs and concerns. We use this knowledge to campaign on big issues, both locally and nationally. So one way or another, we're helping everyone – not just those we support directly.

¹ Citizens Advice is changing. We are modernising our services to respond to changing needs and to reach more people. As part of this process there will be a new name for the service - 'bureau' is now called local Citizens Advice.

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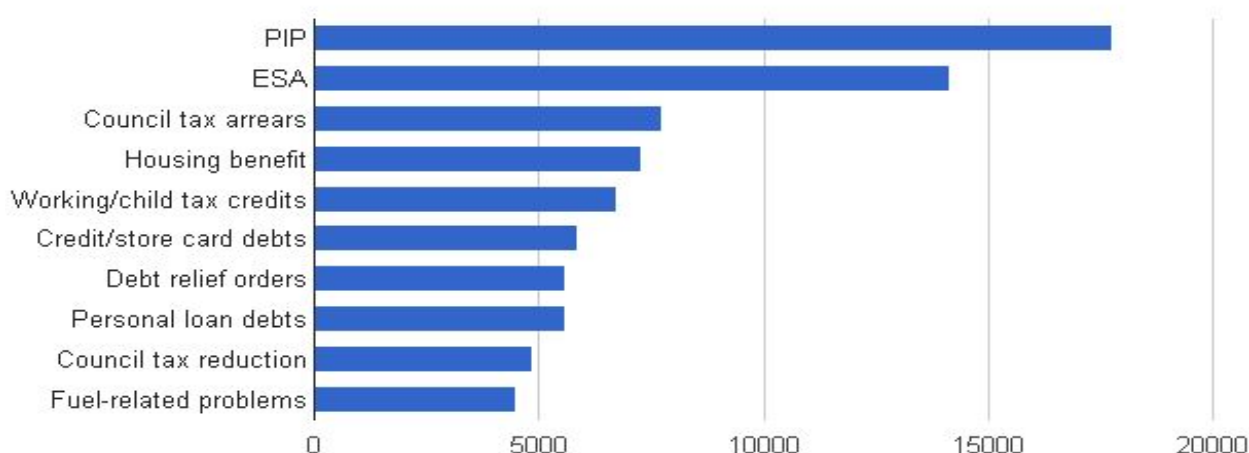
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Advice trends - headlines

Between **April and September 2015**, the Citizens Advice service in Wales helped more than **60,000 people** with over **202,000 problems**, an **11% increase** compared to the equivalent period in 2014-15. The Wales section of the Citizens Advice self-help website also had over **387,000 visitors** during this time.

Personal independence payment (PIP)² is currently the largest single issue on which people seek our help - higher than all other benefits-related issues and almost double the top debt-related problem. Between April and September 2015 our service has helped **6,748 clients** with **17,735 PIP related problems** - a **44% increase** on the equivalent period last year.

Top 10 problems in Wales - April to Sept 2015



Benefits and welfare

Since 2011-12 benefits-related problems have dominated the advice provided by local Citizens Advice in Wales. They currently account for **39%** of all issues we see. Between April and September 2015 almost **26,500 people** were helped with over **79,300 benefits-related problems**.

Nearly **2,000 people** have sought help with an appeal, or to challenge a decision, on their claim for employment and support allowance (ESA).



² PIP is a non means-tested benefit that is gradually replacing disability living allowance (DLA) for people of working age (16 to 64).



9%
rise in
working tax
credit/child
tax credit
problems

We have also seen substantial increases in problems relating to PIP appeals or challenging a PIP decision in the first six months of 2015-16, compared to the same period last year (**up 263%** and **124%** respectively).

The number of clients being helped with a problem relating to universal credit continues to rise as rollout is extended across Wales, although overall the figure remains relatively low - **215 clients** were helped with **348 universal credit issues** between April and September 2015.

Debt

Debt remains the second biggest problem area accounting for **29%** of all problems. Over **13,800 people** were helped with more than **58,655 debt problems** between April and September 2015, a slight drop (-2%) compared to the same period in 2014.

There have also been decreases in many types of consumer credit debts, including credit cards, personal loans and payday loans.



42%
drop in
payday loan
problems



19%
increase in
council tax
arrears
problems

The proportion of problems relating to arrears on essential household bills (such as council tax, rent and water) however, continue to rise. Issues relating to arrears on magistrates court fines and compensation orders are also increasing (up 14%). Almost half of these problems (47%) relate to action from enforcement agents/bailiffs, as do a third of all council tax arrears problems (34%).

Housing

Nearly **6,300 people** turned to local Citizens Advice for help with **over 8,600 housing problems** between April and September 2015. Problems relating to private rented sector properties continue to dominate, with repairs/maintenance; rents and other charges, and tenancy deposit protection still being the biggest issues.



20%
rise in rent
arrears
amongst
housing
association
tenants



3 in 10
housing
problems
relate to a
private rented
sector
property

Employment

Employment issues remain the third biggest area on which people seek our help. In the six months from April local Citizens Advice have helped over **6,000 people** with **9,400 employment-related problems**, this is however a slight decrease (-3%) on the same period in 2014. Problems associated with pay and entitlements continue to be the biggest employment-related issue, accounting for a quarter of all problems. It was a mixed picture in terms of problems relating to job losses with dismissal issues dropping 5% and redundancy issues increasing by 4%.

Energy

Local Citizens Advice have helped over **2,800 people** with an energy-related problem between April and September 2015, including dealing with debt repayments and issues relating to the tariff/price they are paying for their gas and electricity, selling methods/switching supplier and the Warm Home Discount³.

³ The Warm Home Discount is a rebate scheme (worth £140 in the winter of 2015-16) which the largest energy companies (those with 250,000 or more customers) are required to provide by law. Smaller suppliers are also able to participate voluntarily.

Introduction

This briefing forms part of a series of regular updates from Citizens Advice Cymru that highlight the key issues being presented to the service by clients across Wales. It covers the first two quarters of 2015-16 (April to September 2015). In addition to some of our headline statistics the main focus of this report is to provide a breakdown of the main areas on which people seek advice by client profile⁴, looking specifically at **four protected characteristics** - age, disability, gender and ethnicity.

It should be noted that some groups are overrepresented amongst Citizens Advice clients compared to the population as a whole. To allow for this, when looking in more detail at the type of problems people have sought help on we have compared proportions with the overall proportion of people in that particular group (eg. age band; gender) for each advice area to identify specific differences. For example, young people aged 15 to 24 make up 12% of all housing clients but account for 18% of all problems relating to a private rented sector property.

Age

People may have varying advice needs at different times of their lives. Table 1 helps to illustrate this by providing a breakdown of the four main advice areas by age.

Age	All clients	Benefits	Debt	Housing	Employment
15-24	9%	8%	8%	12%	16%
25-34	20%	17%	24%	23%	28%
35-49	29%	30%	35%	28%	29%
50-64	29%	33%	26%	23%	23%
65+	13%	11%	7%	14%	3%

▲ Table 1: Proportion of issues across our top four advice areas by client age profile - Q1 & Q2 2015-16 (column %)

⁴ It should be noted that clients will often seek advice on more than one topic therefore the same client may be represented more than once when looking at the data in this way.

In the six months from April to September 2015 young people (those aged 15 to 34 years) made up over two-fifths (44%) of all employment clients and more than a third (35%) of all housing clients - compared to 29% of all clients.

People aged 65 and over are much less likely to seek advice on employment issues, making up just 3% of employment clients - compared to 13% of all clients.

Looking more closely at employment issues, table 2 shows how the type of problem people need advice on can vary with age. The nature of youth employment is perhaps reflected in the fact that almost half of all clients who've sought help regarding both pay and entitlements (which includes issues such as wages/payslips, sick pay and holiday entitlements) and dismissals are aged between 15 and 34 (47% and 46% respectively).

Likewise, over two-fifths of clients (42%) who've sought help with a problem relating to terms and conditions of employment (covering general contract queries, working hours/breaks and zero hours contracts) also fall into this age group.

Older people however account for more redundancy clients. Almost two fifths of clients (38%) who've sought advice relating to a redundancy problem are aged between 50 and 64.

Type of employment issue	15-24	25-34	35-49	50-64	65+
<i>All employment clients:</i>	16%	28%	29%	23%	3%
Pay & entitlements	19%	28%	26%	24%	3%
Dismissal	19%	27%	31%	22%	1%
Terms & conditions of employment	15%	27%	27%	27%	3%
Dispute resolution	13%	28%	34%	23%	2%
Redundancy	8%	17%	32%	38%	5%

▲ Table 2: Top employment issues by client age profile - Q1 & Q2 2015-16 (row %)

Problems associated with private rented sector (PRS) properties account for almost 3 in 10 housing-related problems seen by local Citizens Advice in Wales. As young people are more likely to live in privately rented accommodation it's not surprising that half of all clients who've been helped with such problems are aged between 15 and 34 (49%).

Type of housing issue	15-24	25-34	35-49	50-64	65+
<i>All housing clients:</i>	12%	23%	28%	23%	14%
PRS property	18%	31%	26%	18%	7%
Environmental & neighbour issues	3%	13%	26%	26%	32%
Threatened homelessness	14%	24%	36%	21%	4%

▲ Table 3: Top housing issues by client age profile - Q1 & Q2 2015-16 (row %)

In terms of other age groups, almost a third of clients (32%) who've sought advice on an environmental or neighbour issue are aged 65 and over, while over a third of those who've turned to local Citizens Advice when threatened with homelessness are aged between 35 and 49 (36%).

Almost 6 in 10 debt clients (59%) are aged between 25 and 49 - compared to 49% of all clients. As with housing and employment older people (aged 65 and over) are less likely to seek help for debt issues, accounting for just 7% of debt clients.

Age	15-24	25-34	35-49	50-64	65+
<i>All debt clients:</i>	8%	24%	35%	26%	7%
Council tax arrears	9%	28%	39%	22%	3%
Credit/store cards	5%	22%	37%	27%	9%
Debt relief order	9%	29%	37%	22%	3%
Personal loans	7%	25%	35%	27%	7%
Rent arrears - local authority	8%	28%	39%	23%	2%
Rent arrears - housing association	10%	26%	39%	24%	2%
Rent arrears - PRS	14%	29%	36%	18%	2%

▲ Table 4: Top debt issues by client age profile - Q1 & Q2 2015-16 (row %)

The type of debt issues people aged 25-49 seek help on generally reflect the top debt issues across all clients⁵. Slightly higher proportions of this age group have come to local Citizens Advice for help regarding arrears on household bills (council tax and rent). For clients aged 65 and over the opposite is the case with slightly higher proportions seeking help on consumer credit products (credit cards and personal loans), although the overall figures for the latter are still small.

Between April and September 2015 there has been a 42% drop in payday loan problems being seen by local Citizens Advice across Wales. This follows a similar pattern to earlier in the year and coincides with tighter regulation of the payday loan industry by the Financial Conduct Authority. Clients aged 15 to 34 account for over half of payday loan debt clients (54%).

Young people (aged 15-24) also represent above average proportions of clients who have sought help with problems relating to rent arrears in the PRS.

Table 5 shows the proportion of benefit clients across each age group generally mirrors the proportions across all Citizens Advice clients in Wales. Looking in more detail at the type of benefits people seek help on however, this often does vary with age.

Type of benefit	15-24	25-34	35-49	50-64	65+
<i>All benefit clients:</i>	8%	17%	30%	33%	11%
PIP	6%	12%	33%	46%	4%
ESA	5%	13%	32%	48%	1%
Housing benefit	10%	22%	31%	30%	8%
Working/child tax credits	9%	28%	41%	21%	3%
Council tax reduction	6%	16%	27%	35%	15%

▲ Table 5: Top benefit issues by client age profile - Q1 & Q2 2015-16 (row %)

PIP is gradually replacing disability living allowance (DLA) for people of working age (16-64). As table 5 shows almost half of all PIP clients helped between April and September 2015 fall into the higher end of that age range, 50-64 years (46%). Similarly, this age group also makes up 48% of all ESA clients.

⁵ See Appendix for details

As might be expected, people aged between 25 and 49 account for nearly 7 in 10 clients who've sought help regarding a tax credit issue (69%) - compared to 47% of all benefits clients. Those aged 65 and over make up the majority of clients who have turned to Citizens Advice for help with problems relating to attendance allowance (a benefit for people with care needs who are aged 65 and over and do not get DLA or PIP) and pension credit.

Disability

People living with a disability or long-term health condition are over-represented amongst Citizens Advice clients compared to the population as a whole. Between April and September 2015, over two-fifths of clients (44%) described themselves as living with a disability or long-term health condition, compared to the population average of 23%⁶.

Table 6 highlights how people living with a disability or long-term health condition accounted for 6 in 10 benefits clients during the first and second quarters of 2015-16. Issues concerning disability and sickness benefits - PIP and ESA - not only make up 4 in 10 benefit problems but they are also the two largest issues overall on which clients seek our help.

Disabled or Long term health condition (LTHC)	All clients	Benefits	Debt	Housing	Employment
Disability/LTHC	44%	60%	42%	39%	22%
Not disabled/no LTHC	56%	40%	58%	61%	78%

▲ Table 6: Proportion of issues across our top four advice areas by client disability profile - Q1 & Q2 2015-16 (column %)

Conversely, due to the fact that fewer people who are disabled or have a long-term health condition are likely to be in employment they make up just 22% of employment clients.

⁶ Disability in England and Wales, 2011 and Comparison with 2001, ONS, January 2013

Type of benefit	Disabled/LTHC	Not disabled/LTHC
<i>All benefit clients:</i>	60%	40%
PIP	88%	12%
ESA	83%	17%
Housing benefit	51%	49%
Working/child tax credits	33%	67%
Council tax reduction	54%	46%

▲ Table 7: Top benefit issues by client disability profile - Q1 & Q2 2015-16 (row %)

As expected the majority of PIP and ESA clients helped by local Citizens Advice during the six months from April to September 2015 are living with a disability or long-term health condition. Far fewer of these clients have turned to the service for a problem relating to tax credits.

It is also interesting to note that almost two thirds of clients (63%) who've sought help relating to localised social welfare i.e. the Discretionary Assistance Fund (DAF) in Wales, are living with a disability or long-term health condition.

In terms of debt issues, the proportion of debt clients living with a disability or long-term health condition is broadly the same as the figure for all clients. As table 8 shows however, apart from council tax, above average proportions of this group make up clients who've sought help for arrears on essential household bills (compared to the average of 42% of all debt clients). This indicates that some people living with a disability/long-term health condition may be more likely to struggle to afford everyday living costs.

Type of debt	Disabled/LTHC	Not disabled/LTHC
<i>All debt clients:</i>	42%	58%
Council tax arrears	36%	64%
Water debt	49%	51%
Fuel debt	49%	51%
Telephone/broadband debt	48%	52%
Rent arrears - housing association	48%	52%

▲ Table 8: Household bill arrears by client disability profile - Q1 & Q2 2015-16 (row %)

Above average proportions of this group also make up clients who've sought help with rent arrears on a housing association property. This may reflect the fact they are more likely to have been affected by the housing benefit under-occupancy rules (commonly referred to as the 'bedroom tax'). In terms of rent arrears associated with local authority housing or private rented sector properties the proportions of these clients living with a disability or long-term health condition is more reflective of the figure for all debt clients (44% and 41% respectively).

Looking at housing issues in more detail clients living with a disability or long-term health condition make up above average proportions of clients who have turned to Citizens Advice for help with a problem relating to a local authority or housing association property (52% and 50% respectively), and fewer of those who've sought help with a problem relating to a PRS property.

There is little variation in the different types of employment-related problems amongst disabled/LTHC clients and clients who are not disabled/LTHC.

Ethnicity

People from black and minority ethnic backgrounds make up 6% of all Citizens Advice clients in Wales - compared to an average of 4% across the population⁷. As table 9 shows across the four main advice areas there is very little difference between the type of advice sought by BAME and white clients.

Ethnicity	All clients	Benefits	Debt	Housing	Employment
BAME	6%	5%	6%	7%	6%
White	94%	95%	94%	93%	94%

▲ Table 9: Proportion of issues across our top four advice areas by client ethnicity profile - Q1 & Q2 2015-16 (column %)

Examining data across the main issues within each advice area - benefits, debt, housing and employment - again proportions of BAME and white clients were generally comparable with the figures for all clients, with a couple of minor exceptions - for example, BAME clients made up 9% of tax credit clients (compared to 5% of all benefit clients) and just 1% of redundancy clients (compared to 6% of all employment clients).

⁷ 'Population estimates by ethnic group, 2001 to 2009', Welsh Government statistics (May 2011)

Gender

Slightly more clients who seek help from the Citizens Advice service are female (57%), compared to the population average (51%)⁸, however as table 10 shows there is generally little difference in the type of advice sought by female or male clients.

Gender	All clients	Benefits	Debt	Housing	Employment
Female	57%	59%	58%	59%	56%
Male	43%	41%	42%	41%	44%

▲ Table 10: Proportion of issues across our top four advice areas by client gender profile - Q1 & Q2 2015-16 (column %)

Looking in more detail at the type of problems within each advice area proportions of female and male clients were generally comparable with the figures for all clients, regarding benefits, housing and employment issues.

Some notable differences included the following - female clients made up 71% of all tax credit clients, compared to 59% of all benefit clients, while male clients made up 47% of ESA clients, compared to 41% of all benefit clients. Male clients also accounted for 51% of all dismissal clients, compared to 44% of all employment clients.

⁸ 2011 Census - Population and Household Estimates for Wales, March 2011

Type of debt	Female	Male
<i>All debt clients:</i>	58%	42%
Council tax arrears	62%	38%
Water debt	65%	35%
Fuel debt	62%	38%
Telephone/broadband debt	61%	39%
Rent arrears - housing association	65%	35%
Rent arrears - local authority	72%	28%
Rent arrears - PRS	60%	40%

▲ Table 11: Household bill arrears by client gender profile - Q1 & Q2 2015-16 (row %)

There were however more contrasting differences across different types of debt issues, as shown in table 11 above. As with clients living with a disability or long-term health condition, above average proportions of women make up clients who've sought help for arrears on essential household bills. This may indicate they are more likely to be struggling to afford everyday living costs, or it could also reflect that fact that more women are responsible for everyday household budgeting.

Female clients also account for over three-quarters of clients (77%) who've sought help with catalogue/mail order debts.

Conclusion

The findings of this analysis help to highlight how advice needs may change depending on people's personal characteristics and circumstances.

Analysing our data this way also has the potential to help us, as well as our partners and funders, to identify where advice interventions can be more effectively targeted.

Appendix

Ten largest advice areas in Wales - April to September 2015

Advice area	No. of clients	No. of issues	%	Change from 2014-15
Benefits & tax credits	26,450	79,367	39%	+10%
Debt	13,836	58,655	29%	-2%
Employment	6,080	9,400	5%	-3%
Housing	6,264	8,671	4%	+2%
Financial services & capability ⁹	3,046	8,220	4%	+173%
Relationships & family	5,263	7,409	4%	-5%
Utilities & communications ¹⁰	2,475	6,211	3%	+86%
Consumer goods & services	3,457	5,449	3%	+42%
Legal	3,912	5,185	3%	+7%
Tax	1,193	1,515	1%	+40%

▲ Table A1: Ten largest advice areas dealt with by Citizens Advice in Wales during Q1 & Q2 2015-16

⁹ The large increase in financial services & capability is due to an increase in financial capability and personal pension issues. Financial capability is now frequently linked to debt advice provision. The knock-on effect of providing the face-to-face Pension Wise service - which Citizens Advice started to provide in April 2015 - has also resulted in an increase in issues relating to personal pensions. The Pension Wise figures are excluded from this report but will be reported in Q3.

¹⁰ See further details under the "Consumer" table.

Benefits/tax credits:

Type of benefit	No. of clients	No. of issues	%	Change from 2014-15
PIP	6,748	17,735	22%	+44%
ESA	7,070	14,135	18%	+2%
Housing benefit	4,745	7,270	9%	-2%
Working/ child tax credits	4,395	6,709	8%	+9%
Council tax reduction	3,645	4,835	6%	+1%

▲ Table A2.1: Top five benefits/tax credits problems dealt with by Citizens Advice in Wales during Q1 & Q2 2015-16

Other notable increases or decreases in benefits/tax credit problems

Type of benefit:	No. of issues:	Change from 2014-15
Universal credit	348	+691%
JSA	2,962	-18%
Benefit cap	47	-35%
DLA	3,647	-18%
HB under-occupancy	213	-33%
Food banks (‘Charitable support’)	942	-6%
Localised social welfare/DAF	585	+19%

▲ Table A2.2: Notable changes in benefits/tax credits problems dealt with by Citizens Advice in Wales during Q1 & Q2 2015-16

Debt:

Type of debt	No. of clients	No. of issues	%	Change from 2014-15
Council tax arrears	2,995	7,732	13%	+19%
Credit/store cards	2,601	5,872	10%	-5%
Debt relief order	1,779	5,593	9%	0%
Personal loans	2,624	5,573	9%	-15%
Rent arrears - LA	811	1,142	2%	+4%
Rent arrears - HA	738	1,067	2%	+20%
Rent arrears - PRS	634	965	2%	+16%

▲ Table A3.1: Top five debt problems dealt with by Citizens Advice in Wales during Q1 & Q2 2015-16

Other notable increases or decreases in debt problems

Type of benefit:	No. of issues	Change from 2014-15
Water debt	2,864	+13%
Mag cts - fines & comp order arrears	1,921	+14%
Payday loans	892	-42%
Catalogue & mail order debts	2,788	-10%
Bankruptcy	1,992	-12%

▲ Table A3.2: Notable changes in debt problems dealt with by Citizens Advice in Wales during Q1 & Q2 2015-16

Housing:

Type of issue	No. of clients	No. of issues	%	Change from 2014-15
PRS property	1,941	2,486	29%	+1%
Environmental & neighbour issues	643	817	9%	-7%
Threatened homelessness	672	761	9%	-10%
LA housing	594	713	8%	+3%
Owner occupier property	629	691	8%	-17%

▲ Table A4: Top five housing problems dealt with by Citizens Advice in Wales during Q1 & Q2 2015-16

Employment:

Type of issue	No. of clients	No. of issues	%	Change from 2014-15
Pay & entitlements	1,932	2,341	25%	0%
Dismissal	1,103	1,572	17%	-5%
T&C of employment	1,099	1,243	13%	-3%
Dispute resolution	862	1,035	11%	0%
Redundancy	551	736	8%	4%

▲ Table A5: Top five employment problems dealt with by Citizens Advice in Wales during Q1 & Q2 2015-16

Consumer¹¹:

Type of issue	No. of clients	No. of issues	Change from 2014-15
Financial capability	1,506	4,825	+587%
Fuel-related problems* (eg. gas, elec, oil, coal)	1,813	4,498	+91%
Water & sewerage*	618	932	+125%
Personal pensions	628	843	+201%
Bank/Building society/Post Office a/cs	374	526	+34%
Fraud & scams	341	948	+369%
Building repairs/improvements	410	552	+23%

▲ Table A6.1: Top consumer problems dealt with by Citizens Advice in Wales during Q1 & Q2 2015-16

*Fuel¹² & water-related problems - further breakdown

Type of issue:	No. of issues	Change from 2014-15
Price or tariff for gas/elec	788	-19%
Selling methods/ switching supplier	738	+267%
Warm Home Discount	737	+233%
Billing/meter reading	519	+102%
Methods of payment	366	+331%
Watersure/social tariffs ¹³	455	+261%

▲ Table A6.2: Breakdown of fuel & water-related problems dealt with by Citizens Advice during Q1 & Q2 2015-16

¹¹ 'Consumer' refers to 'Consumer good & services', 'Financial services & capability' and 'Utilities & communications' combined.

¹² Since April 2015 most local Citizens Advice in Wales now receive funding through the Energy Best Deal Extra Programme. This is likely to have had an impact on the reporting of fuel-related problems.

¹³ Likely to be as a result of increased rollout/promotion of Watersure/social tariffs from water companies since April 2015

Face-to-face Money Advice Project¹⁴

Topic	No. of sessions	%
Benefits	876	31%
Debt & borrowing	724	26%
Budgeting & managing money	478	17%
Work, pensions & retirement	375	13%
Homes & mortgages	124	4%

▲ Table A7: The five most popular topics covered during money advice sessions in Q1 & Q2 2015-16

To find out more about the type of problems advised on by your local Citizens Advice or to discuss any of the issues highlighted in this report please contact: policy.cymru@citizensadvice.org.uk

¹⁴ The data in this report is collated across a number of funding streams including core funding from local authorities as well as Welsh Government funded projects (Better Advice Better Lives; Frontline Advice and Communities First Shared Outcomes Project) and the Money Advice Service Debt Project. Citizens Advice also provides additional advice services in Wales through the Money Advice Service Face-to-Face Money Advice Project. These figures are reported separately here.